

UNITED STATES BANKRUPTCY COURT of 36  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

Voluntary Petition

NAME OF DEBTOR <b>Harry Delbert Taylor Jr.</b>	JOINT DEBTOR <b>LeAn Elizabeth Taylor</b> Chapter 13W/Plan
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade)	ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade) <b>LeAn Elizabeth Adams</b>
SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social) <b>***-**-4480</b>	SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social) <b>***-**-0092</b>
STREET ADDRESS OF DEBTOR <b>1270 N Sterling Ave 119 Palatine IL 60067</b>	STREET ADDRESS OF JOINT DEBTOR <b>1270 N Sterling Ave 119 Palatine IL 60067</b>
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS <b>Cook</b>	COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS <b>Cook</b>
MAILING ADDRESS OF DEBTOR	MAILING ADDRESS OF JOINT DEBTOR

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (IF DIFFERENT FROM STREET ADDRESS ABOVE)

NOT APPLICABLE

Information Regarding the Debtor (Check the Applicable Boxes)

VENUE (Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District

TYPE OF DEBTOR (Check all boxes that apply)

- ☒ Individual(s)      ☐ Railroad  
☐ Corporation      ☐ Stockbroker  
☐ Partnership      ☐ Commodity Broker  
☐ Other \_\_\_\_\_

CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box)

- ☐ Chapter 7      ☐ Chapter 11      ☒ Chapter 13  
☐ Chapter 9      ☐ Chapter 12      ☐  
☐ Sec 304 0-- Case ancillary to foreign proceeding

NATURE OF DEBTS (Check one box)

- ☒ Consumer/Non-Business      ☐ Business

CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. §101  
☐ Debtor is and elects to be considered a small business under 11 U.S.C. Sec. 1121(e) (Optional)

FILING FEE (Check one box)

- ☒ Full Filing Fee attached  
☐ Filing Fee to be paid by \_\_\_\_\_  
 Must attach signed affidavit certifying that the debtor is unable to pay fee in full  
 Rule 1006(b)/ See O

STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors  
☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds for distribution to unsecured creditors.

ESTIMATED NO. OF CREDITORS	<input checked="" type="checkbox"/>	37
ESTIMATED ASSETS	<input checked="" type="checkbox"/> \$	24,850
ESTIMATED DEBTS	<input checked="" type="checkbox"/> \$	37,855

U.S. Bankruptcy Court  
 Northern District of Illinois  
 Filed: 02/24/2004  
 Time: 15:51:13  
 Debtor: HARRY DELBERT TAYLOR  
 Case: 04-06998  
 Chapter: 13 Rec. # : 3064219  
 Judge: Jacqueline Cox  
 341 mtg: 03/24/2004 @ 01:30PM  
 ConfHrg: 04/12/2004 @ 10:30AM  
 Trustee: TOM VAUGHN  
 1:04BK06998-BK001

Voluntary Petition

NAME OF DEBTOR(S)

Harry Delbert Taylor Jr.

(This page must be completed and filed if debtor is a partnership or a corporation.)

LeAnn Elizabeth Taylor

I STATE THAT I FILED THE FOLLOWING OTHER BANKRUPTCY CASES WITHIN LA

LOCATION WHERE FILED:

CASE NO.

DATE FILED

Benton, IL.

01/01

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF

NAME OF DEBTOR:

CASE NUMBER:

DATE:

DISTRICT

RELATIONSHIP:

JUDGE:

Exhibit A To be completed only if debtor is required to file periodic report Commission pursuant to Section 13 or 15(d) for the Securities Exchange Act of 1934.

Exhibit A is attached and made a part of this petition

Exhibit C Does the debtor own or have possession of any property that poses a health or safety hazard? NO If yes and Exhibit C is attached and made a part of this petition.

Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy professional and have provided the debtor with a copy of this document. Printed Name of Bankruptcy Preparer: X Signature of Bankruptcy Petition Preparer: X of Bankruptcy Procedure may result in fines of imprisonment of both 11 U.S.C. § 1106 and 18 U.S.C. § 1593.

**DEBTOR (S) READ ENTIRE PETITION SIGN, AND DATE BELOW &****EVERY OTHER PAGE REQUIRED**

I declare under penalty of perjury that the information provided in this petition is true and correct. I understand the relief available under each such Chapter and choose to proceed. I request relief in accordance with the Chapter of Title 11, United States Code.

Dated: 2/21/2004

Sign: X

Harry Delbert Taylor Jr.

Dated: 2/21/2004

Sign: X

LeAnn Elizabeth Taylor

Exhibit B - Signature of Attorney

Attorney Name: George M Vogl

Bar No: 6273590

Law Offices of Peter Francis Geraci  
55 E. Monroe Street  
#3400  
Chicago IL 60603  
312.332.1800  
312.332.6354 Fax

I, the attorney for the petitioner named in the foregoing petition, declare that I am a duly licensed attorney in good standing in the State of Illinois, and have explained the nature and consequences of the filing of this petition to the debtor.

Attorney Name: George M Vogl

Dated: 2/24/2004

## INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under Chapter 7 of the Bankruptcy Code. This information is intended to make you aware of ...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the bankruptcy code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

## WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

## WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

## WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary -- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at anytime before the court issues your discharge order OR within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

## OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors

Case No. :

Attorney for Debtor: George M Vogl

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay	\$	2,700
Prior to the filing of this Statement, Debtor(s) has paid	\$	0
Balance Due	-\$	2,700

2. The Filing Fee has been paid.

3. The Service rendered or to be rendered include the following:

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first meeting of creditors.
- (d) Advice as required.

4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

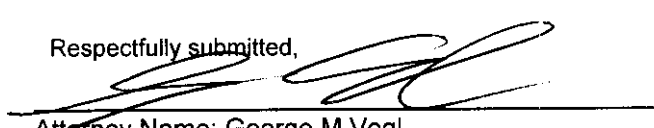
5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.

6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.

Dated: 2 / 24 /2004

Respectfully submitted,

  
Attorney Name: George M Vogl

Bar No: 6273590

Law Offices of Peter Francis Geraci  
55 E. Monroe Street  
#3400  
Chicago IL 60603  
312.332.1800

BY WHOM

In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Description and Location of Property	Nature of Debtor's Interest in Property	HWJC	Market Value of Debtor's Interest	Amount of Secured Claim
<b>[x] None</b>				

In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
01. Cash on Hand		<b>[x] None</b>
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		
<b>Checking account at TCF Bank Joint ACCT# ---- -- 1376</b>		\$ 50
03. Security Deposits with public utilities, telephone companies, landlords and others.		
<b>Security Deposit with (Landlord) \$1,700</b>		None
04. Household goods and furnishings, including audio, video, and computer equipment.		
<b>Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, entertainment center, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware</b>		\$ 1,000
<b>Fitness Quest - fitness equipment</b>	J	\$ 50

In re:

**Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		
<b>Books, Compact Discs, Tapes/Records, Family Pictures</b>		\$ 400
06. Wearing Apparel		
<b>Necessary wearing apparel</b>		\$ 300
07. Furs and jewelry.		
<b>Earrings, watch, costume jewelry</b>		\$ 1,000
08. Firearms and sports, photographic, and other hobby equipment.		
<b>Golf Clubs.</b>		\$ 100
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<u>[x] None</u>	
10. Annuities	<u>[x] None</u>	
11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans.	<u>[x] None</u>	
12. Stocks and interests in incorporated and unincorporated businesses.	<u>[x] None</u>	
13. Interest in partnerships or joint ventures.	<u>[x] None</u>	
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	<u>[x] None</u>	
15. Accounts receivable	<u>[x] None</u>	
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	<u>[x] None</u>	
17. Other liquidated debts owing debtor including tax refunds.	<u>[x] None</u>	
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<u>[x] None</u>	
19. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<u>[x] None</u>	
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	<u>[x] None</u>	
21. Patents, copyrights and other intellectual property.	<u>[x] None</u>	
22. Licenses, franchises and other general intangibles.	<u>[x] None</u>	

In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
<b>23. Autos, Truck, Trailers and other vehicles and accessories.</b>		
<b>ASH Credit Union - 1997 Ford Explorer Mileage 132,000. Also secures 1996 Saturn SL2 Mileage 110,000</b>	<b>J</b>	<b>\$ 11,850</b>
<b>ASH Credit Union - 2000 Pontiac Grand Prix SE Mileage 53,000.</b>	<b>J</b>	<b>\$ 8,600</b>
<b>24. Boats, motors and accessories.</b>		
<b>1993 Starcraft Pop Up camper.</b>		<b>\$ 1,500</b>
<b>25. Aircraft and accessories.</b>		
		<b>[x] None</b>
<b>26. Office equipment, furnishings, and supplies.</b>		
		<b>[x] None</b>
<b>27. Machinery, fixtures, equipment, and supplies used in business.</b>		
		<b>[x] None</b>
<b>28. Inventory</b>		
		<b>[x] None</b>
<b>29. Animals</b>		
<b>Family Pets/Animals. One Dog Golden Retriever Mix 3 Years Old.</b>		<b>None</b>
<b>30. Crops-Growing or Harvested.</b>		
		<b>[x] None</b>
<b>31. Farming equipment and implements.</b>		
		<b>[x] None</b>
<b>32. Farm supplies, chemicals, and feed.</b>		
		<b>[x] None</b>
<b>33. Other personal property of any kind not already listed.</b>		
		<b>[x] None</b>
<b>Total</b>		<b>\$ 24,850</b>

In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

[ ] 11 U.S.C. S522(b)(1): Exemptions provided in 11 U.S.C. S522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. S522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
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In re: **Harry Delbert Taylor Jr. and LeAnn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

[ ] 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
<b>02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or</b>			
Checking account at TCF Bank Joint ACCT# ---- 1376	735 ILCS 5/12-1001(b)	\$ 50	\$ 50
<b>05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</b>			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 400	\$ 400
<b>06. Wearing Apparel</b>			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 300	\$ 300
<b>07. Furs and jewelry.</b>			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 1,000	\$ 1,000
<b>23. Autos, Truck, Trailers and other vehicles and accessories.</b>			
ASH Credit Union - 2000 Pontiac Grand Prix SE Mileage 53,000.	735 ILCS 5/12-1001(c)	\$ 1,200	\$ 8,600

BY WHOM



In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code	Date claim was incurred, nature of lien and description and market value of property subject to lien	HC WO JN CT N G E N T	U N LI QU IT D E A T E D	DI S P U T E D	Amount of claim without deducting value of collateral	Unsecur ed portion, if any
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Co-Debtor

<b>1 ASH Credit Union</b>	2004 Lien on Vehicle				\$ 13,105	\$ 1,255
Account No. 28690007 Attn: Bankruptcy Department 1000 N. Main St. Arna IL 62906	Value: \$ 11,850 ASH Credit Union - 1997 Ford Explorer Mileage 132,000. Also secures 1996 Saturn SL2 Mileage 110,000	J				
<b>2 ASH Credit Union</b>	2004 Lien on Vehicle				\$ 11,000	\$ 2,400
Account No. 28690008 1000 N. Main St. Arna IL 62906	Value: \$ 8,600 ASH Credit Union - 2000 Pontiac Grand Prix SE Mileage 53,000.	J				
<b>3 Fitness Quest</b>	2004 Non-Purchase Money Secur				\$ 200	\$ 150
Account No. 007005686 Bankruptcy Department 1400 Raff Rd. SW Canton OH 44710-2320	Value: \$ 50 Fitness Quest - fitness equipment	J				
<b>TOTAL</b>					<b>\$ 24,305</b>	

In Re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

In Re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a) (7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a) (8).

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	H C U D W O N S J N L P C T I Q U N U I T G D E E A D N T E T E D	Claim Amount and Notes*
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**[x] None**DescriptionBY WHOMIn re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
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1 <b><u>Amerin CIPS</u></b>	2000-2004	J	\$ 450
Account No.	Debt Owed		
25 Lynwood Lane Anna IL 62906			
2 <b><u>Ascension Bankruptcy Recovery</u></b>	2000-2004	J	\$ 450
Account No. 700009907780	Debt Owed		
P.O. Box 200277 Arlington TX 76006			

In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>3</b> <b><u>ASH Credit Union</u></b> Account No. 28690009 1000 N. Main St. Anna IL 62906	2000-2004 Debt Owed	J \$ 350
<b>4</b> <b><u>Associates Psychotherapists</u></b> Account No. ACCT# Attn: Bankruptcy Department 1220 S. Park Avenue Herrin IL 62948	2000-2004 Medical/Dental Services	J \$ 350
<b>5</b> <b><u>Capital One</u></b> Account No. 4862362231699482 Bankruptcy Department PO Box 34631 Seattle WA 98124-1631	2000-2004 Credit Card or Credit Use	J \$ 750
<b>6</b> <b><u>Chase Receivables</u></b> Account No. 00521418 Bankruptcy Department 1247 Broadway Sonoma CA 95476	2000-2004 Debt Owed	W \$ 250
<b>7</b> <b><u>Credit Bureau Services</u></b> Account No. 187997 Bankruptcy Department 2147 William St. P.O. Box 908 Cape Girardeau MO 63702	2000-2004 Medical/Dental Services	H \$ 100
<b>8</b> <b><u>Credit Control Inc.</u></b> Account No. 1515644 Attn: Bankruptcy Dept. PO Box 487 Edwardsville IL 62025	2000-2004 Debt Owed	J \$ 250
<b>9</b> <b><u>Credit Control Inc.</u></b> Account No. 1515644 P.O. Box 487 Edwardsville IL 62025	2000-2004 Debt Owed	J \$ 250

In re:

**Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>10 <u>Diners Club</u></b> Account No. 38865621090515 Bankruptcy Department Box 6003 The Lakes NV 88901 National Financial Systems Attn: Bankruptcy Dept. PO Box 9046 Hicksville NY 11802-9046	2000-2004 Credit Card or Credit Use	H \$ 450
<b>11 <u>Don's Auto Body</u></b> Account No. 511 E. Vienna St. P.O. Box 238 Anna IL 62906	2000-2004 Debt Owed	J \$ 150
<b>12 <u>FCNB</u></b> Account No. SA1992 Bankruptcy Department PO Box 2650 Portland OR 97208 NCO Financial Systems Bankruptcy Department PO Box 41418 Philadelphia PA 19101	2000-2004 Credit Card or Credit Use	H \$ 1,300
<b>13 <u>Innovative Orthodontics LLC</u></b> Account No. F6104 2103 Broadway Cape Girardeau MO 63701	2000-2004 Medical/Dental Services	J \$ 900
<b>14 <u>Magic Cash</u></b> Account No. 354544480 101 Springfield Ave. Anna IL 62906	2000-2004 Debt Owed	H \$ 800

In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

	Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc	
15	<b><u>Marsha G. Ryan MD</u></b> Account No.  120 N. Illinois Ave. Carbondale IL 62903	2000-2004  Medical/Dental Services	J  \$ 250	
16	<b><u>Midland Credit Management</u></b> Account No. 2003026670  Bankruptcy Department 5775 Roscoe Ct. San Diego CA 92123-1399	2000-2004  Debt Owed	W  \$ 800	
17	<b><u>NCO Financial Systems</u></b> Account No. GAB380  Bankruptcy Department PO Box 41418 Philadelphia PA 19101	2000-2004  Medical/Dental Services	H  \$ 100	
18	<b><u>NCO Financial Systems</u></b> Account No. GAB378  Bankruptcy Department PO Box 41418 Philadelphia PA 19101	2000-2004  Medical/Dental Services	J  \$ 50	
19	<b><u>Rural Health Inc.</u></b> Account No. 0030286  513 North Main St. Anna IL 62906	2000-2004  Medical/Dental Services	H  \$ 550	
20	<b><u>Rural Health Inc.</u></b> Account No. 0030306  513 North Main St. Anna IL 62906	2000-2004  Medical/Dental Services	W  \$ 100	
21	<b><u>Rural Health Inc.</u></b> Account No. 0016659  513 North Main St. Anna IL 62906	2000-2004  Medical/Dental Services	J  \$ 200	

In re:

**Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>22 <u>Security Finance</u></b> Account No. Attn: Bankruptcy Department 2233 Charles St. Suite E Rockford IL 61104-1574	2000-2004 Credit Card or Credit Use	H \$ 650
<b>23 <u>SI Radiology Associates LLC</u></b> Account No. 026000026475 Bankruptcy Department P.O. Box 775 Carbondale IL 62901	2000-2004 Medical/Dental Services	W \$ 100
<b>24 <u>Southern IL. Behavioral Ser.</u></b> Account No. 1113801 1110 Cedar Court Carbondale IL 62901	2000-2004 Medical/Dental Services	H \$ 550
<b>25 <u>Southern Orthopedic Assco.</u></b> Account No. TAYLO000 210 Lincoln Dr., Herrin IL 62948 Credit Bureau Systems, Inc. Bankruptcy Department 550 Greensboro Ave. Tuscaloosa AL 35401	2000-2004 Medical/Dental Services	J \$ 200
Representing: <u>Southern Orthopedic Assco.</u>		
<b>26 <u>Southern Orthopedic Assoc.</u></b> Account No. 321720 510 Lincoln Dr. Herrin IL 62948	2000-2004 Medical/Dental Services	W \$ 200

In re:

**Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
<b>27 <u>Southern Orthopedic Assoc.</u></b> Account No. 323463 510 Lincoln Dr. Herrin IL 62948 Credit Bureau Systems, Inc. Bankruptcy Department 550 Greensboro Ave. Tuscaloosa AL 35401	2000-2004 Medical/Dental Services	J \$ 300
<b>28 <u>The Cash Store</u></b> Account No. Bankruptcy Department 401 E. Walnut St. Carbondale IL 62901	2000-2004 PayDay Loan	H \$ 2,150
<b>29 <u>Union County Ambulance</u></b> Account No. 87602 P.O. Box 37 Jonesboro IL 62952	2000-2004 Medical/Dental Services	H \$ 100
<b>30 <u>Union County Hospital</u></b> Account No. 1555238 517 N. Main St. Anna IL 62906	2000-2004 Medical/Dental Services	J \$ 200
<b>31 <u>United Adjustment Service</u></b> Account No. 1417T P.O. Box 425 Carbondale IL 62903	2000-2004 Medical/Dental Services	H \$ 100
<b>32 <u>Verizon Wireless</u></b> Account No. 125115273427775102 Attn: Bankruptcy Dept. 777 Big Timber Rd. Elgin IL 60123-1488	2000-2004 Utility Bills/Cellular Service	H \$ 100

In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
33 <b>Verizon Wireless</b> Account No. 125115272333717001  Attn: Bankruptcy Dept. 777 Big Timber Rd. Elgin IL 60123-1488	2000-2004  Utility Bills/Cellular Service	W  \$ 50
<b>TOTAL</b>		<b>\$ 13,550</b>

In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contracts, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing address of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Address of Other Parties to Instrument	Notes of contract or Lease and Debtor's Interest
1 <b>Rent One</b> Vienna St. Anna IL 62906	Contract Type: Lease on Equipment

In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Codebtor

Name and Address of Creditor

**[x] None**



In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

Case No. : \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

Dependent(s)      Lindsey-17-Dependent  
                                 Logan-18-Dependent

**Debtor's Marital Status:**

**Married**

**EMPLOYMENT:**

Occupation:              Disability  
Name of Employer:  
Years Employed  
Employer Address:

**SPOUSE**

Administrator  
Little City Foundation  
1 Month  
1760 W. Algonquin Rd.  
Palatine                      IL 60067

**INCOME:**

Current monthly gross wages, salary, and commissions  
Estimated Monthly overtime

<u>DEBTOR</u>	<u>SPOUSE</u>
0.00	5,000.00
0.00	0.00

**SUBTOTAL**

**LESS PAYROLL DEDUCTIONS**

a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other:      Pension

0.00	1,054.40
0.00	0.00
0.00	0.00
0.00	0.00
0.00	0.00

**SUBTOTAL OF PAYROLL DEDUCTIONS**

\$0.00	\$1,054.40
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**TOTAL NET MONTHLY TAKE HOME PAY**

0.00	3,945.60
------	----------

Regular income from operation of business or profession or farm (attach detailed statement)

\$ 0.00	\$ 0.00
---------	---------

Income from real property

\$ 0.00	\$ 0.00
---------	---------

Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
---------	---------

Social Security or other government assistance

\$ 0.00	
	\$ 0.00

Pension or retirement income

\$ 675.00	\$ 0.00
-----------	---------

Other monthly income

\$ 0.00	
	\$ 0.00

**TOTAL MONTHLY INCOME**

\$ 675.00	\$ 3,945.60
-----------	-------------

**TOTAL COMBINED MONTHLY INCOME**

\$ 4,620.60
-------------

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re: **Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	1st Mortgage/Rent	1,069.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	2nd Mortgage	0.00
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	3rd Mortgage	0.00
Utilities: Electricity and heating fuel	\$	60.00
Water and Sewer	\$	31.00
Telephone	\$	100.00
Other	\$	0.00
Cable	\$	85.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	450.00
Clothing	\$	100.00
Laundry and Dry Cleaning	\$	30.00
Medical and Dental expenses, Rx Medicines	\$	1,100.00
Transportation (not including car payments)	\$	268.00
Recreation, clubs, and entertainment, etc.	\$	0.00
Newspapers, Magazines	\$	5.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or Renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	575.00
Other		
Taxes (not deducted from wages or included in home mortgage payments.)	\$	0.00
Installment Payments:		
Auto	\$	0.00
Other		
Auto Repair	\$	50.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession, farm (attach detailed statement)		
Other: Haircuts	\$	40.00
Personal Care, Non-Rx, Toiletries, Cleaning Supplies	\$	30.00
Postage/Banking	\$	15.00
Contacts	\$	10.00
Babysitting/Childcare		
Tuition, Books	\$	0.00
Student Loans	\$	0.00
	\$	0.00
	\$	0.00
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$</b>	<b>4,018.00</b>

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income	\$	4,620.60
B. Total projected monthly expenses	\$	4,018.00
C. Excess income (A minus B)	\$	602.60

In re: Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors

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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

D. Total amount to be paid into plan monthly \$ 600.00

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:

**Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors** Case No. : \_\_\_\_\_

Attorney for Debtor: George M Vogl

For: Peter Francis Geraci

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES / NO)	PAGES	A M O U N T S		S C H E D U L E D	
			ASSETS		LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1				
SCHEDULE B - Personal Property	Yes	—	<b>24,850</b>			
SCHEDULE C - Exempt	Yes	—				
SCHEDULE D - Secured	Yes	—			<b>24,305</b>	
SCHEDULE E - UnSecured Priority	Yes	1				
SCHEDULE F - UnSecured NonPriority	Yes	—			<b>13,550</b>	
SCHEDULE G - Executory Contracts	Yes	—				
SCHEDULE H - CoDebtors	Yes	1				
SCHEDULE I - Income	Yes	1				<b>4,621</b>
SCHEDULE J - Expenditures	Yes	1				<b>4,018</b>
			<b>\$ 24,850</b>	<b>\$ 37,855</b>		

In Re: Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors

Case No. : \_\_\_\_\_

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

**Sign: X**

Dated: 2/21 /2004

Harry D. Taylor Jr.  
Harry Delbert Taylor Jr.

**Sign: X**

Dated: 2/21 /2004

LeAn Elizabeth Taylor  
LeAn Elizabeth Taylor

**SIGN AND DATE ABOVE**

## NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors

Case No. : \_\_\_\_\_

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

## DEFINITIONS

"In business." A debtor is "in business" for the purpose of this statement if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS: Identify all sources of income if there is more than one. State the gross amount of income debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year. [x] None

Spouse

Spouse

2004.....: Approx. \$ 2,436.17

2003.....: Approx. \$ 69,928

2002.....: Approx. \$ 66,073.70

Source.....: Employment

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS: State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Include all payments received from any source. Indicate multiple sources of income.

Debtor's Income Non-Wage

2004.....: Approx. \$ 675

2003.....: Approx. \$ 8,604

2002.....: Approx. \$ 8,394

From: Social Security/Disability

Spouse

[x] None

03. PAYMENTS TO CREDITORS: List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. INCLUDE MORTGAGE AND VEHICLE PAYMENTS MADE IN THE LAST 3 MONTHS. [x] None

03b PAYMENTS TO RELATIVES OR INSIDERS List all payments made within 1 year immediately preceding the commencement of this case or for the benefit of creditors who are or were insiders. [x] None

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: [x] None  
List all lawsuits & administrative proceedings you were a party to within 1 year of today, whether as a plaintiff or defendant or other party: include divorces, injury claims, employment claims and all others.
- 04b. WAGES OR ACCOUNTS GARNISHED: List all property that has been attached, garnished or seized [x] None  
under any legal or equitable process within 1 year:
05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property repossessed, sold at foreclosure [x] None  
sale, deed in lieu of foreclosure, returned to the seller, within 1 year of filing this bankruptcy:
06. ASSIGNMENTS AND RECEIVERSHIPS: List assignment of property for benefit of creditors within 120 days [x] None  
before filing this bankruptcy:
- List any property in the hands of a custodian, receiver, or court-appointed official within 1 year of today. [x] None
07. GIFTS: List all gifts or charitable contributions you made within 1 year before filing this bankruptcy case [x] None  
except ordinary & usual gifts or family members less than \$200.00 total per individual family member, & charity  
contributions less than \$100.00 per recipient.
08. LIST ALL FIRE, THEFT OR GAMBLING LOSSES WITHIN 1 YEAR OF TODAY: [x] None
09. LIST ALL PAYMENTS TO CREDIT COUNSELORS OR BANKRUPTCY ATTORNEYS INCLUDING PETER  
FRANCIS GERACI: (by you, or by others for you, within 1 year of today)
- Payee.....: Law Offices of Peter Francis Geraci  
Address.....: 55 East Monroe Street  
Address2.....: Suite 3400  
Address3.....: Chicago IL 60603  
Date of Payment.: /  
Payor.....: Debtor  
Payment/Value.....: 2,700.00
- In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on [x] None  
my contract of representation to work on my case.
10. If you transferred any property of any kind, either absolutely or as security, within 1 year of today, give [x] None  
details: (Including but not limited to: vehicle trades, transfers or sales, loans against property, divorce transfers,  
quit-claim deeds, trusts)
11. If you CLOSED or TRANSFERRED any checking savings, pension, stock, brokerage, mutual fund, credit [x] None  
union or other accounts within 1 year of today, list details:
12. LIST ANY SAFETY DEPOSIT BOXES OR OTHER DEPOSITORY PLACES the debtor has or had securities, [x] None  
cash, or other valuables within 1 year of today
13. LIST ALL SETOFFS by any creditor, such as a bank or credit union, against a debt or deposit of yours within [x] None  
the past year.
14. LIST ALL PROPERTY THAT YOU HOLD FOR ANOTHER PERSON: (Including but not limited to: minor's  
accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or  
in possession of)
- Owner of property: Stephanie Taylor, Lindsey Taylor  
Address.....:  
Description of property: Bank account  
Value of property:  
Location of it: TCF Bank
15. WHERE HAVE YOU LIVED IN LAST 2 YEARS: [x] None

16. COMMUNITY PROPERTY STATES WISCONSIN & OTHERS: If you live or did live in a community property state or territory (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) in last 6 years, name your spouse & ex-spouse & the community property state. [x] None
17. ENVIRONMENTAL INFORMATION: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material. [x] None  
 "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.
- a. If you have received notice of violation of any ENVIRONMENTAL LAW VIOLATION, list name & address of every site & the governmental unit, date of the notice, & Environmental law: [x] None
- b. If you provided notice of release of Hazardous Material, list name and address of every site and governmental unit. [x] None
- c. If you were party to any Environmental Law judicial or administrative proceedings, orders or settlements, give the name & address of governmental unit that is or was a party to the proceedings, & docket number. [x] None
18. a. List names, addresses, taxpayer ID #, nature of business, begin & end dates all businesses, sole-proprietors, partnerships, corporations in which you had any interest, office, 5% of more voting or equity interest within 6 years of today. List same if debtor is partnership or corporation. [x] None  
 Name Taxpayer ID# ADDRESS NATURE DATES  
 b. Identify any business listed above that is a "single asset real estate" as defined in 11 U.S.C. 101.
- b. Identify any business listed in subdivision a. that is "single asset real estate" as defined in 11 U.S.C. 101. [x] None
19. List all bookkeepers and accountants in the last 2 years who kept, or supervised the keeping of, your books of account and records. [x] None
- b. List all firms or individuals who have audited the books of account and records, or prepared a financial statement of yours in the last 2 years. [x] None
- c. List all firms or individuals who are now in possession of your books of account and records of the debtor. If any books or records are not available, explain. [x] None
- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the last 2 years. [x] None
20. INVENTORIES [x] None
- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. [x] None
- 21A. Only if you are a partnership, list nature and percentage of interest of each member of it. [x] None
- b. Only if debtor is a corporation, list officers & directors; each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation. [x] None



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within 1 year immediately preceding the commencement of this case. [x] None

23. ONLY IF DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions or payments, bonuses, loans etc. to insiders, including compensation in any form, in past year. [x] None

24. ONLY IF YOU ARE A CORPORATION, list information of parent corporation and taxpayer ID number in last 6 years. [x] None

25. ONLY IF debtor is not an individual, list name & federal taxpayer ID number of any pension fund to which debtor, as an employer, was responsible for contributing in last 6 years. [x] None

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

**Sign: X**

Dated: 2 1 21 /2004

  
Harry Delbert Taylor Jr.

**Sign: X**

Dated: 2 1 21 /2004

  
LeAn Elizabeth Taylor

**SIGN AND DATE ABOVE AFTER READING IT**

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

1. **DEBTS TO A SPOUSE, EX-SPOUSE OR CHILD OF YOURS FOR ALIMONY, CHILD SUPPORT OR CHILD SUPPORT** in connection with a separation agreement, divorce decree or court order. **DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS** are GENERALLY dischargeable. They are **NON-DISCHARGEABLE** only if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child.

2. **STUDENT LOANS, TUITION, EDUCATIONAL BENEFITS** if government insured loan or owed to non-profit school unless you file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win.

3. **CO-SIGNERS, JOINT APPLICANTS AND JOINT CARD HOLDERS ARE NOT PROTECTED.** Creditors can collect from co-signors and put your bankruptcy on their credit report. You can usually prevent this by continuing to make the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be **LIQUIDATED** to pay your creditors.

4. **TAX DEBTS.** Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

- (1). The tax return was **DUE** at least 3 YEARS (plus extensions) before the filing of your bankruptcy case.
- (2). You **FILED** your income tax return at least 2 YEARS before your bankruptcy was filed. You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director.
- (3). You did not wilfully intend to evade the tax.
- (4). The tax must have been **ASSESSED** over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offer in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but no trust fund taxes like the employee's funds or sales tax.

5. **FINES OR PENALTIES OWED TO A GOVERNMENTAL UNIT.** Parking & Traffic tickets, building code violations.

6. **NON-FILING HUSBAND OR WIFE.** If you choose to file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses such as medical bills, rent and necessities may be collected from a non-filing spouse. In Wisconsin, community property is liable for community debts.

7. **DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST.**

8. **DEBTS WHERE OBJECTION TO DISCHARGE IS SUCCESSFUL.** Creditors, the Trustee, or the Court, can try to deny you a discharge based on many factors, **INCLUDING:**

- a. Income sufficient to pay a percentage of your unsecured debt.
- b. Failure to keep books and records documenting your financial affairs.
- c. Luxury purchases or cash advances, either shortly before filing or without intent or ability to repay.
- d. Debts you made by false pretenses, breach of fiduciary duty, willful and malicious injuries to others
- e. **BENEFITS OVERPAYMENTS** like aid or unemployment if a determination of fraud has been made before or during your bankruptcy.
- f. Failure to appear at meetings, court dates, or co-operate with Trustee.

9. **INTEREST ON NON-DISCHARGEABLE DEBTS** in a Chapter 13 continues to accrue, and **CREDITORS WHO DO NOT FILE CLAIMS** in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.

10. **LIQUIDATION OF REAL AND PERSONAL PROPERTY.** If you file a Chapter 7, any property that is not protected on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors. The trustee can also challenge and deny exemptions you claim.

11. **CHANGE IN LAWS.** Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. **ANY DELAY BEYOND TODAY IS YOUR RESPONSIBILITY.** ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but cannot guarantee that a judge will or will not rule against you. You must accept the risk of a judge ruling against you, as in any lawsuit.

12. **PAYMENTS TO CREDITORS YOU PREFERRED** to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. **TRANSFERS OF PROPERTY** within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.

13. **SURRENDER OF PROPERTY** Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.

14. **RIGHT TO RECEIVE** inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.

15. **JOINT ACCOUNT HOLDERS** holders entire amount in the account could be taken by the trustee under Chapter 7.

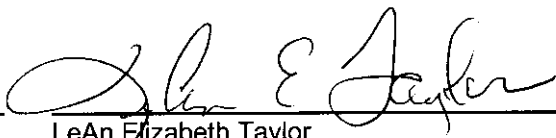
16. **MARRIED COUPLES GOING THROUGH DIVORCE:** We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together despite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.

17. **AUTO LEASES & INSTALLMENT AGREEMENTS** to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!



Harry Delbert Taylor Jr.



LeAnn Elizabeth Taylor

Amerin CIPS  
25 Lynwood Lane  
Anna IL 62906

Ascension Bankruptcy Recovery  
P.O. Box 200277  
Arlington TX 76006

ASH Credit Union  
Attn: Bankruptcy Department  
1000 N. Main St.  
Anna, IL 62906

ASH Credit Union  
1000 N. Main St.  
Anna IL 62906

ASH Credit Union  
1000 N. Main St.  
Anna IL 62906

Associates Psychotherapists  
Attn: Bankruptcy Department  
1220 S. Park Avenue  
Herrin, IL 62948

Capital One  
Bankruptcy Department  
PO Box 34631  
Seattle, WA 98124

Chase Receivables  
Bankruptcy Department  
1247 Broadway  
Sonoma, CA 95476

Credit Bureau Services  
Bankruptcy Department  
2147 William St. P.O. Box 908  
Cape Girardeau, MO 63702

Credit Control Inc.  
Attn: Bankruptcy Dept.  
PO Box 487  
Edwardsville, IL 62025

Credit Control Inc.  
P.O. Box 487  
Edwardsville IL 62025

Diners Club  
Bankruptcy Department  
Box 6003  
The Lakes, NV 88901

Don's Auto Body  
511 E. Vienna St. P.O. Box 238  
Anna IL 62906

FCNB  
Bankruptcy Department  
PO Box 2650  
Portland, OR 97208

Fitness Quest  
Bankruptcy Department  
1400 Raff Rd. SW  
Canton, OH 44710

Innovative Orthodontics LLC  
2103 Broadway  
Cape Girardeau MO 63701

Magic Cash  
101 Springfield Ave.  
Anna IL 62906

Marsha G. Ryan MD  
120 N. Illinois Ave.  
Carbonale IL 62903

Midland Credit Management  
Bankruptcy Department  
5775 Rcscoe Ct.  
San Diego, CA 92123

NCO Financial Systems  
Bankruptcy Department  
PO Box 41418  
Philadelphia, PA 19101

NCO Financial Systems  
Bankruptcy Department  
PO Box 41418  
Philadelphia, PA 19101

Rent One  
Vienna St.  
Anna IL 62906

Rural Health Inc.  
513 North Main St.  
Anna IL 62906

Rural Health Inc.  
513 North Main St.  
Anna IL 62906

Rural Health Inc.  
513 North Main St.  
Anna IL 62906

Security Finance  
Attn: Bankruptcy Department  
2233 Charles St. Suite E  
Rockford, IL 61104

SI Radiology Associates LLC  
Bankruptcy Department  
P.O. Box 775  
Carbonale, IL 62901

Southern IL. Behavioral Ser.  
1110 Cedar Court  
Carbonale IL 62901

Southern Orthopedic Assco.  
210 Lincoln Dr.,  
Herrin IL 62948

Southern Orthopedic Assoc.  
510 Lincoln Dr.  
Herrin IL 62948

Southern Orthopedic Assoc.  
510 Lincoln Dr.  
Herrin IL 62948

The Cash Store  
Bankruptcy Department  
401 E. Walnut St.  
Carbondale, IL 62901

Union County Ambulance  
P.O. Box 37  
Jonesboro IL 62952

Union County Hospital  
517 N. Main St.  
Anna IL 62906

United Adjustment Service  
P.O. Box 425  
Carbondale IL 62903

Verizon Wireless  
Attn: Bankruptcy Dept.  
777 Big Timber Rd.  
Elgin, IL 60123

Verizon Wireless  
Attn: Bankruptcy Dept.  
777 Big Timber Rd.  
Elgin, IL 60123

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: Harry Delbert Taylor Jr. and LeAn Elizabeth Taylor / Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 2 121 /2004

Dated: 2 121 /2004

  
\_\_\_\_\_  
Harry Delbert Taylor Jr.

  
\_\_\_\_\_  
LeAn Elizabeth Taylor

SIGN AND DATE ABOVE

02/03/04 rev.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS  
(Model Retention Agreement)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

***BEFORE THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

**THE ATTORNEY AGREES TO:**

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)



4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

***AFTER THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

**THE ATTORNEY AGREES TO:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [Check one option.]

☐ Option A: flat fee through confirmation

☒ Option B: flat fee through case closing

1a. *Pre-confirmation services.* Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of \$ 2,000. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for pre-confirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of \$ 2,700. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

1b. *Post-confirmation services.* Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

2. *Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed before confirmation (Option A) or completion of plan payments (Option B), unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

3. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

4. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

5. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date:

\_\_\_\_\_  
Total fee to be paid for attorney's  
services: \$ 2,700-  
(Do not sign if this line is blank.)

Signed:

*Harry D. Light* 2-21-04  
*John E. Light* 2/21/04

Debtor(s)

*[Signature]*

Attorney for Debtor(s)